

CEDARSTONE FINANCIAL, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 4463126	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets		\$171			
Loans		\$110			
Construction & development		\$5			
Closed-end 1-4 family residential		\$32			
Home equity		\$9			
Credit card		\$0			
Other consumer		\$3			
Commercial & Industrial		\$15			
Commercial real estate		\$33			
Unused commitments		\$12			
Securitization outstanding principal		\$0			
Mortgage-backed securities (GSE and private issue)		\$17			
Asset-backed securities		\$0			
Other securities		\$31			
Cash & balances due		\$2			
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)		\$0			
Open-end HELOC originated for sale (quarter)		\$0			
Closed-end mortgage originations sold (quarter)		\$0			
Open-end HELOC originations sold (quarter)		\$0			
Liabilities		\$156			
Deposits		\$144			
Total other borrowings		\$12			
FHLB advances		\$12			
Equity					
Equity capital at quarter end		\$14			
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA		
Performance Ratios					
Tier 1 leverage ratio		8.1%	--		
Tier 1 risk based capital ratio		12.4%	--		
Total risk based capital ratio		13.6%	--		
Return on equity ¹		5.7%	--		
Return on assets ¹		0.5%	--		
Net interest margin ¹		3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}		1385.7%	--		
Loss provision to net charge-offs (qtr)		-214.3%	--		
Net charge-offs to average loans and leases ¹		0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development		0.0%		0.0%	--
Closed-end 1-4 family residential		0.0%		0.0%	--
Home equity		0.0%		0.0%	--
Credit card		0.0%		0.0%	--
Other consumer		0.9%		0.0%	--
Commercial & Industrial		0.4%		0.0%	--
Commercial real estate		0.0%		0.0%	--
Total loans		0.1%		0.0%	